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ABSTRACT

Women-owned nonfarm sole proprietorships increased 62.5% between 1980 and 1986 (from 2.5 to 4.1 million). Women's share of total nonfarm sole proprietorships increased from 26.1% percent in 1980 to 29.9% in 1986. Compared with male-owned businesses, women-owned businesses are more likely to be home based, not have any paid employees, provide no income to the owner from the firm, be newly acquired, and be started or acquired with no capital required or borrowed. In 1982, Hispanic women owned 2.1% of all women-owned nonfarm sole proprietorships, Black women owned 2.7%, Asian American women owned 1.6%. American Indian women owned 19% of sole proprietorships in California, 11% in Oklahoma, 9% in North Carolina, 5% in Texas, and 4% in Colorado. Alaska Native women owned 6% of all sole proprietorships in Alaska. All women business owners, regardless of racial or ethnic group, are most likely to own sole proprietorships in the service industries and in retail trade. Opportunities for women business owners of all racial and ethnic groups should be enhanced by financial support made available under the Women's Business Ownership Act of 1988. (MN)

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Women Business Owners
Hispanic Origin Women Business Owners
Black Women Business Owners
Asian American Women Business Owners
American Indian/Alaska Native Women Business Owners

Facts on Working Women
Nos. 89-5 to 89-9

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Facts on Working Women

U.S. Department of Labor
Women's Bureau

No. 89-5
December 1989

WOMEN BUSINESS OWNERS

Women continue to make inroads into business ownership in the United States. Women-owned nonfarm sole proprietorships increased 62.5 percent between 1980 and 1986, from 2.5 million to 4.1 million.[1] Total nonfarm sole proprietorships increased 41.8 percent during the same time period, from 9.7 million to 13.8 million. Women's share of total nonfarm sole proprietorships increased from 26.1 percent in 1980 to 29.9 percent in 1986.

The largest number of women-owned businesses historically has been in services and in wholesale and retail trade and this trend continued into 1986. As indicated in Table I, 2.4 million women-owned businesses were in the services industry followed by 975,000 in wholesale and retail trade. However, women's business ownership in nontraditional areas has increased significantly since 1980 with a 165.9 percent increase in mining, construction and manufacturing, and a 110.9 percent increase in agriculture, forestry and fishing, for example.

Women-owned nonfarm sole proprietorships represented 12.9 percent of total business receipts in 1986, up from 8.8 percent in 1980. Between 1980 and 1986, total receipts of women-owned nonfarm sole proprietorships virtually doubled, increasing from 36.4 billion to 71.6 billion. The average receipts of women-owned sole proprietorships rose 19.9 percent in current dollars from $14,348 in 1980 to $17,362 in 1986. Women's increasing share of both proprietorships and receipts are indications of women business owners growing importance in the American economy.

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[1] The State of Small Business: A Report of the President, Transmitted to the Congress, 1989. (The Small Business Administration notes that these figures still represent an underestimate of the total business ownership of women since women-owned corporations and partnerships are not tabulated by the Internal Revenue Service.)

Table I
Women-Owned Businesses
by Industry (in thousands) and Percent Change
1980 through 1986

	1986	1980	Percent Change 1980-1986
Total	4,121	2,535	62.5
Agriculture, Forestry, and Fishing	65	31	110.9
Mining, Construction, and Manufacturing	224	84	165.9
Transportation, Communications, and Electric Utilities	52	28	86.1
Wholesale and Retail Trade	975	825	18.2
Finance, Insurance, and Real Estate	451	355	27.2
Services	2,355	1,213	94.2

According to a report issued by the Bureau of the Census[2] in 1982, businesses owned by women were more likely than businesses owned by men to:

-- be home-based (56 percent as compared with 51 percent).

-- have no paid employees (84 percent as compared with 76 percent). Women were employed in 11 percent and minorities were employed in 4 percent of women-owned firms. Also, women business owners were less likely to work more than 40 hours a week in ownership activities.

-- provide no income to the owner from the firm (18 percent as compared with 13 percent). On the other hand, about one-fourth (23 percent) of women business owners reported deriving 100 percent of their income from the firm compared with 29 percent of men business owners.

-- have been newly acquired. Twenty percent of businesses owned by women were acquired in 1982 (the year of the survey) as compared with 15 percent of businesses owned by men. Only 6 percent of women-owned businesses were acquired by the owner before 1960 as compared with 11 percent of those owned by men. Nearly three-fourths of women business owners were the original founders and 13 percent purchased their businesses. However, women-owned businesses were more likely than those owned by men to have been acquired as a gift or through marriage.

-- have been started or acquired with no capital required or borrowed (75 percent as compared with 66 percent). Thirty-six percent of women owners did not borrow because capital was not required, as compared with 26 percent of men owners. As a group, women sole proprietors relied less than men sole proprietors on banks as a source of borrowed start-up or acquisition capital.

-- have been started with less capital. In real (1982) dollars, women founded their businesses with about half the capital used by men ($10,503 as compared with $20,717).

[2] 1982 Characteristics of Business Owners, CB082-1, Bureau of the Census, U.S. Department of Commerce, issued August 1987. This report presents data about the characteristics of minority-owned and women-owned businesses and their owners as well as a comparable non-minority male business universe.

Women business owners tended to be somewhat younger than their male counterparts. About 69 percent were between the ages of 25 and 54 while 16 percent were age 55 to 64 and 8 percent were age 65 years and over. Among men business owners, 67 percent were between 25 to 54 years of age, 1[illegible] percent were 55 to 64 years, and 9 percent were 65 years of age and over. The remaining respondents were under age 25.

Seventy-one percent of women business owners were married as compared with 82 percent of men owners. Of the remaining women owners responding, 11 percent were divorced or separated, 9 percent had never married and 6 percent were widowed.

According to a study by Faith Ando and Associates, of women-owned sole proprietorships in 1982, 92.5 percent were owned by white women, 3.8 percent by black women, 2.1 percent by Hispanic women and 1.6 percent by Asian women (see Chart 1).

Chart 1

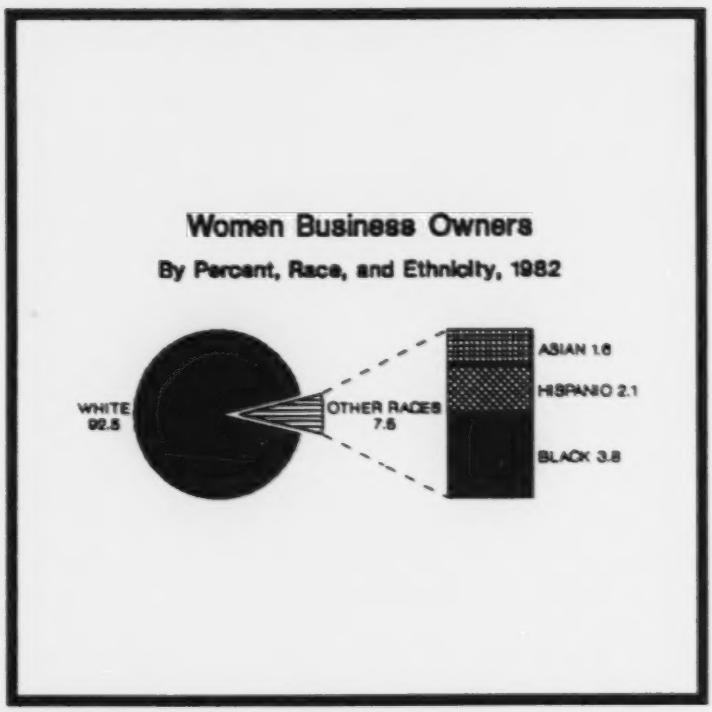

Chart based on data from "Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis," by Faith Ando and Associates, Haverford, Pennsylvania, September 1988.

Women business owners were less likely than men business owners to have previously owned a business--about 14 percent compared with 22 percent. Managerial experience provides individuals with experience in decisionmaking and employee supervision which might be drawn upon once these individuals become business owners. Although women sole proprietors may tend to have less work experience and even less managerial experience than their male counterparts, women business owners have the highest proportion of persons with at least a high school education (86 percent versus 83 percent for men owners). While men owners are somewhat more likely to have acquired 5 or more years of college education, slightly more than half of women business owners (52 percent) had at least 1 year of college, 15 percent had 5 or more years of college, and 63 percent had attended a business course, seminar or workshop.

Opportunities for women in business should be enhanced as a result of recent public attention to the status of women business ownership and passage of legislation to provide training and assistance for women owners. For example, in June 1988, the U.S. House of Representatives issued a report, New Economic Realities: The Rise of Women Entrepreneurs, which was the result of hearings held by the Congress on women-owned businesses.

Recently, the Office of Women's Business Ownership in the U.S. Small Business Administration (SBA) announced a program for long-term training and counseling called Women's Network for Entrepreneurial Training (WNET). This program is designed to foster year long mentoring relationships between successful women-owned businesses and fledgling women-owned businesses of 1 to 3 years. Additional information about this program may be obtained from the Office of Women's Business Ownership at (202) 653-8000.

The Women's Business Ownership Act of 1988 authorizes $10 million over a 3-year period for financial assistance to private organizations to provide financial, management, marketing, and technical assistance to women business owners. The intent of the law is to replicate existing programs offering long-term training and counseling. The U.S. Small Business Administration recently announced three Federal grants totaling more than $700,000--the first in a series expected under the act. Organizations funded under the program must match the Federal funds dollar for dollar with private money. The organizations must also have proven experience in providing this kind of training, must be able to quickly initiate the new training, and must be able to provide specialized training to women who are socially and economically disadvantaged. Additional information about this program may be obtained by calling the Office of Women's Business Ownership in the U.S. Small Business Administration at (202) 653-8000.

The Women's Business Ownership Act also amends the Equal Credit Opportunity Act to add certain business loans to those already covered by the Act. It contains provisions such as the establishment of a 5-year National Women's Business Council to review the status of women-owned businesses, data collection procedures and other government initiatives relating to women-owned business and recommends ways to promote greater access to financing and procurement opportunities for such businesses.

Women's business ownership is seen by the Women's Bureau as a significant step in efforts to improve the economic status of women. Women-owned businesses represent a significant part of the overall U.S. economy and also provide important sources of employment for the growing numbers of women entering the labor force. In addition, home-based businesses may often serve as a viable option for those women who may wish to enter the labor force but who, for various reasons, may not be able to seek employment outside the home.

Facts on Working Women

U.S. Department of Labor
Women's Bureau

No. 89-6
December 1989

HISPANIC ORIGIN WOMEN BUSINESS OWNERS

According to the Bureau of the Census, U.S. Department of Commerce, women owned 2.7 million sole proprietorships in the United States in 1982. In a recent study by Faith Ando and Associates, "Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis," it was reported that Hispanic women owned 2.1 percent of all women-owned sole proprietorships in the United States in 1982.

Similar to firms owned by all women, those owned by Hispanic women (76 percent) are more likely to be in services (49 percent) and retail trade (27 percent). The six States with the highest share of firms owned by Hispanic women are California (33 percent), Texas (23 percent), Florida (12 percent), New York (6 percent), New Mexico (4 percent), and Arizona (3 percent). Further, according to the Ando report, among sole proprietorships owned by Hispanic women:

- Almost 55 percent were home-based, less than among all women-owned sole proprietorships (61 percent).
- About 91 percent had no employees and 6 percent had one to four employees. Women and minorities were employed in 6 percent of the firms.
- About 91 percent did not export any of their goods or services.
- In 1982, 48 percent of the firms had less than $5,000 in sales and 36 percent had between $5,000 and $24,999 in sales.
- Most showed some profits. About one-fifth suffered a net loss. Of firms owned by Hispanic women, 45 percent had 1982 profits of less than $5,000; 26 percent had profits between $5,000 and $19,999; and 18 percent had a net loss of less than $5,000. Among all women-owned sole proprietorships, 40 percent had profits below $5,000 and 15 percent had a net loss of less than $5,000.
- About 21 percent reported none of their income originated with the firm. On the other hand, 23 percent reported that 100 percent of their 1982 income came from their businesses.
- Forty percent had no initial capital and an additional 39 percent began with less than $5,000.

-- Seventy-three percent of Hispanic women reported their firms had no equity capital. Of those who used equity capital, the dominant source (13 percent of firms) was family.

-- With respect to the firm's initial debt ratio, 65 percent had no debt. However, 12 percent had between 91 and 100 percent debt. Two debt sources dominate in the case of firms owned by Hispanic women. They are banks (51 percent) and family (32 percent).

-- About 55 percent of firms owned by Hispanic women in 1982 survived until 1986. The two chief reasons given by those that discontinued operations were insufficient profit (43 percent) and personal (47 percent).

Characteristics of Hispanic women business owners:

-- 78 percent were between the ages of 25 to 54

-- 72 percent were married

-- 78 percent had been business owners for less than 7 years. Twenty-nine percent had been in business for less than 1 year.

-- 74 percent were founders of the firm covered in this report. About 9 percent had previously owned another business.

-- 84 percent had previous paid employment. Although 69 percent had had no managerial experience in paid employment, 49 percent had attended business courses or seminars. About 39 percent had at least 1 year of college.

-- Had few role models. Only 29 percent of Hispanic women business owners had a close relative who owned a business. Of those with a role model, 29 percent reported they had worked for a relative. About 39 percent of all women sole proprietors had role models.

Opportunities for Hispanic and other women business owners should be enhanced by the Women's Business Ownership Act of 1988 which authorizes $10 million over a 3-year period for private organizations to provide financial, management, marketing, and technical assistance to women business owners. Information about programs funded under this Act may be obtained from the Office of Women's Business Ownership in the U.S. Small Business Administration at (202) 653-8000.

The Office of Women's Business Ownership recently announced a program to foster long-term mentoring relationships between successful women-owned businesses and fledging women-owned businesses of 1 to 3 years. Additional information about this program, Women's Network for Entrepreneurial Training (WNET), may be obtained from the Office of Women's Business Ownership at the number listed above.

Sources: "Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis," Faith Ando and Associates, Haverford, Pennsylvania, September 1988; and U.S. Small Business Administration.

Facts on Working Women

U.S. Department of Labor
Women's Bureau

No. 89-7
September 1989

BLACK WOMEN BUSINESS OWNERS

According to the Bureau of the Census, U.S. Department of Commerce, women owned 2.7 million sole proprietorships in the United States in 1982. In a recent study by Faith Ando and Associates, "Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis," it was reported that Black women owned 3.8 percent of all women-owned sole proprietorships in the United States in 1982.

Similar to firms owned by all women, those owned by Black women (82 percent) are more likely to be in services (53 percent) and retail trade (29 percent). The 6 States with the highest share of firms owned by Black women are California (14 percent), Texas (9 percent), New York (9 percent), Maryland (6 percent), Illinois (5 percent), and Ohio (5 percent). Further, according to the Ando report, among sole proprietorships owned by Black women:

-- Sixty percent were home-based, about the same as among all women-owned sole proprietorships (61 percent).

-- About 96 percent had no employees and 3 percent had one to four employees. Women were employed in 3 percent of the firms and minorities were employed in 4 percent.

-- More than 93 percent did not export any of their goods or services.

-- In 1982, 57 percent of the firms had less than $5,000 in sales and 34 percent had between $5,000 and $24,999 in sales.

-- Most showed some profits. About one-fourth suffered a net loss. Of firms owned by Black women, 46 percent had 1982 profits of less than $5,000; 21 percent had profits between $5,000 and $19,999; and 24 percent had a net loss of less than $5,000. Among all women-owned sole proprietorships, 40 percent had profits below $5,000 and 15 percent had a net loss of less than $5,000.

-- About 27 percent reported none of their income originated with the firm. On the other hand, 18 percent reported that 100 percent of their 1982 income came from their businesses.

-- About 43 percent had no initial capital and an additional 44 percent began with less than $5,000.

-- Seventy-three percent of Black women reported their firms had no equity capital. Of those with equity capital, the dominant source (12 percent of firms) was family.

-- With respect to the firm's initial debt ratio, about 71 percent had no debt. However, 9 percent had between 91 and 100 percent debt. Three debt sources dominate in the case of firms owned by Black women--banks (50 percent), family (27 percent), and friends (14 percent).

-- About half of firms owned by Black women in 1982 survived until 1986. The two chief reasons given by those that discontinued operations were insufficient profit (41 percent) and personal (47 percent).

Black women business owners are likely:

- to be between the ages of 25 and 54 (71 percent).

- to be married (55 percent).

- to have at least 1 year of college (51 percent).

- to have been business owners for less than 7 years (72 percent). About 29 percent had been in business for less than 1 year.

- to have been founders of the firm covered in this report (72 percent). About 8 percent had previously owned another business.

- to have had previous paid employment (82 percent). Although 63 percent had had no managerial experience in paid employment, 65 percent had attended business courses or seminars.

- to have had few role models. Only 22 percent of Black women business owners had close relatives who owned a business. Of those with a role model, 29 percent reported they had worked for the relative. About 39 percent of all women sole proprietors had a role model.

Opportunities for Black and other women business owners should be enhanced by the Women's Business Ownership Act of 1988 which authorizes $10 million over a 3-year period for private organizations to provide financial, management, marketing, and technical assistance to women business owners. Information about programs funded under this Act may be obtained from the Office of Women's Business Ownership in the U.S. Small Business Administration at (202) 653-8000.

The Office of Women's Business Ownership in the U.S. Small Business Administration recently announced a program to foster long-term mentoring relationships between successful women-owned businesses and fledgling women-owned businesses of 1 to 3 years. Additional information about this program, Women's Network for Entrepreneurial Training (WNET), may be obtained from the Office of Women's Business Ownership at (202) 653-8000.

Sources: "Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis," Faith Ando and Associates, Haverford, Pennsylvania, September 1988; and U.S. Small Business Administration.

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Facts on Working Women

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ASIAN AMERICAN WOMEN BUSINESS OWNERS

According to the Bureau of the Census, U.S. Department of Commerce, women owned 2.7 million sole proprietorships in the United States in 1982. In a recent study by Faith Ando and Associates, "Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis," it was reported that Asian American women owned 1.6 percent of all women-owned sole proprietorships in the United States in 1982.

Similar to firms owned by all women, those owned by Asian American women (80 percent) are more likely to be in services (51 percent) and retail trade (29 percent). The six States with the highest share of firms owned by Asian American women are California (40 percent), Hawaii (11 percent), New York (8 percent), Texas (6 percent), Illinois (4 percent), and Washington (3 percent). Further, according to the Ando report, among sole proprietorships owned by Asian American women:

- Fifty-one percent were home-based, less than among all women-owned sole proprietorships (61 percent).

- About 88 percent had no employees and 8 percent had one to four employees. Women were employed in 9 percent and minorities were employed in 7 percent of the firms.

- More than 88 percent did not export any of their goods or services.

- In 1982, 47 percent had less than $5,000 in sales and 39 percent had between $5,000 and $49,999 in sales.

- Most showed some profits. About one-fifth suffered a net loss. Of firms owned by Asian American women, 39 percent had 1982 profits of less than $5,000; 25 percent had profits between $5,000 and $19,999; and 19 percent had a net loss less than $5,000.

- About 20 percent reported none of their income originated with the firm. On the other hand, about 20 percent reported that 100 percent of their 1982 income came from their businesses.

- About 30 percent had no initial capital, and an additional 35 percent began with less than $5,000.

- Sixty percent of Asian American women reported their firms had no equity capital. Of those with equity capital, the dominant source (23 percent of firms) was family.

-- With respect to the firms' initial debt ratio, 61 percent had no debt. However, 8 percent had between 91 and 100 percent debt. Four debt sources dominate in the case of firms owned by Asian American women. They are banks (46 percent), family (33 percent), friends (18 percent) and former owners (15 percent). (Note: A firm may have had more than one source.)

-- About 58 percent of firms owned by Asian American women in 1982 survived until 1986. The two chief reasons given by those that discontinued operations were insufficient profit (42 percent) and personal (47 percent).

Characteristics of Asian American women business owners:

-- 67 percent were between the ages of 25 to 44

-- 74 percent were married

-- 71 percent had completed at least 1 year of college

-- 87 percent had been business owners for less than 7 years. Thirty-six percent had been in business for less than 1 year.

-- 72 percent were founders of the firm covered in this report (72 percent). Twelve percent had previously owned another business.

-- 86 percent had previous employment (86 percent). Although 62 percent had had no managerial experience in paid employment, 53 percent had attended business courses or seminars.

Asian American women business owners (36 percent) are nearly as likely as all women business owners (39 percent) to have had a role model, i.e., a close relative who owned a business. Of Asian American women business owners with a role model, 30 percent reported they had worked for a relative.

Opportunities for Asian American and other women business owners should be enhanced by the Women's Business Ownership Act of 1988 which authorizes $10 million over a 3-year period for private organizations to provide financial, management, marketing, and technical assistance to women business owners. Information about programs funded under this Act may be obtained from the Office of Women's Business Ownership in the U.S. Small Business Administration at (202) 653-8000.

The Office of Women's Business Ownership in the U.S. Small Business Administration recently announced a program to foster long-term mentoring relationships between successful women-owned businesses and fledgling women-owned businesses of 1 to 3 years. Additional information about this program, Women's Network for Entrepreneurial Training (WNET), may be obtained from the Office of Women's Business Ownership at the number listed above.

Sources: "Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis," Faith Ando and Associates, Haverford, Pennsylvania, September 1988; U.S. Small Business Administration.

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Facts on Working Women

U.S. Department of Labor
Women's Bureau

No. 89-9
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AMERICAN INDIAN/ALASKA NATIVE WOMEN BUSINESS OWNERS

American Indian/Alaska Native women business owners, like all women business owners, are more likely to own sole proprietorships in the services industries (43 percent) and in retail trade (36 percent). The 6 States with the most sole proprietorships owned by these women are California (19 percent), Oklahoma (11 percent), North Carolina (9 percent), Alaska (6 percent), Texas (5 percent), and Colorado (4 percent). Among sole proprietorships owned by American Indian/Alaska Native women:

- Almost 69 percent were home-based, compared with all women-owned sole proprietorships (61 percent).

- About 94 percent had no employees. Women were employed in 5 percent and minorities were employed in 3 percent of the firms.

- Eighty-nine percent did not export any of their goods or services out of the U.S.

- In 1982, 59 percent had less than $5,000 in sales and 28 percent had between $5,000 and $24,999 in sales.

- Most showed some profits. About one-fifth suffered a net loss. Of firms owned by American Indian/Alaska Native women, 49 percent had 1982 profits of less than $5,000; 25 percent had profits between $5,000 and $19,999; and 19 percent had a net loss less than $5,000.

- About 20 percent reported none of their income originated with the firm. On the other hand, 21 percent reported that 100 percent of their 1982 income came from their businesses.

- About half had no initial capital and an additional 33 percent began with less than $5,000.

- Seventy-five percent of American Indian/Alaska Native women reported their firms had no equity capital. Of those with equity capital, the dominant source (11 percent of firms) was family.

- With respect to the firms' initial debt ratio, 68 percent had no debt. However, 10 percent had between 91 and 100 percent debt. Two debt sources dominate in the case of firms owned by American Indian/Alaska Native women. They are banks (46 percent) and family (22 percent).

-- About 54 percent of firms owned by American Indian/Alaska Native women in 1982 survived until 1986. The two chief reasons given by those that discontinued operations were insufficient profit gains (42 percent) and personal preference (47 percent).

Characteristics of American Indian/Alaska Native women business owners:

-- 82 percent were between the ages of 25 to 54

-- 70 percent were married

-- 80 percent had been business owners for less than 7 years. About 31 percent had been in business for less than 1 year

-- 70 percent were founders of the firm covered in this report. Ten percent had previously owned another business

-- 90 percent had had previous paid employment. Although 63 percent had had no managerial experience in paid employment, 45 percent had attended business courses or seminars. Thirty-eight percent had at least 1 year of college.

-- Had few role models. Only 23 percent of American Indian/Alaska Native women business owners had a close relative who owned a business. Of those with a role model, 31 percent reported they had worked for a relative. About 39 percent of all women sole proprietors had a role model.

Opportunities for American Indian/Alaska Native and other women business owners should be enhanced by The Women's Business Ownership Act of 1988 which authorizes $10 million over a 3-year period for private organizations to provide financial, management, and technical assistance to women business owners. Information about programs funded under this Act may be obtained from the Office of Women's Business Ownership in the U.S. Small Business Administration at (202) 653-8000.

The Office of Women's Business Ownership in the U.S. Small Business Administration recently announced a program to foster long-term mentoring relationships between successful women-owned businesses and fledgling women-owned businesses of 1 to 3 years. Additional information about this program, Women's Network for Entrepreneurial Training (WNET), may be obtained from the Office of Women's Business Ownership at the number listed above.

Federal loans or grants for American Indians/Alaska Natives can be obtained by contacting the Division of Financial Assistance, Bureau of Indian Affairs, 18th and C Streets, NW., Washington, DC 20240, (202) 343-3657. For tribal groups or Indian organizations, financial assistance applications are available from the Administration for Native Americans, Office of Human Development Services, Department of Health and Human Services, 200 Independence Avenue, SW., 344F, Washington, DC 20201-1000. For technical assistance or training, contact the National Center for American Indian Enterprise Development Headquarters, 9650 Flair Drive, Suite 303, El Monte, California 91731, 1-800-423-0452 (outside California) or (818) 442-3701.

Sources: "Minorities, Women, Veterans and the 1982 Characteristics of Business Owners Survey, A Preliminary Analysis," Faith Ando and Associates, Haverford, Pennsylvania, September 1988; and U.S. Small Business Administration.